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Adam L. McNeill

PATENT
Attorney Docket No.: 020375-021300US

O'Conor & Felt
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Adam Coyle
Application No.: 09/713,603
Filed: November 15, 2000
For: RELOADABLE DEBIT CARD
SYSTEM AND METHOD
Customer No.: 20350

Confirmation No. 5258

Examiner: Patel, Jagdish

Technology Center/Art Unit: 3624

**AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE EXAMINING
GROUP 3624**

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed October 21, 2004 on the above-referenced application, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 7 of this paper.